HE COURTS

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF IDAHON MAR -4 AMII: 15

In the Matter of:

CHAPTER 7

Gugino, Robin R.,

Case No. 00-21486AFERN. IDAHO IDAH9

Debtor.

ORDER DISALLOWING

CLAIM

The trustee in the above-entitled case requested that the Court disallow the following claim.

CREDITOR

CLAIM NO.

Retailer's Nat'l Bank c/o Creditor's Rights & Bankruptcy Group 695 Rancoas Rd. Suite101 Westampton NJ 08060

4 Disallowed

Notice of the trustee's objection to the claim was sent to the creditor and a request for hearing or reply to the objection has not been made within the time period allowed in that notice.

IT IS ORDERED that the claim be disallowed to the extent objected to.

DATED: March 4, 2002

BY ORDER OF THE COURT CAMERON S. BURKE, CLERK U. S. BANKRUPTCY COURT

Deputy Clerk

CERTIFICATE OF MAILING

I, the undersigned, hereby certify that I mailed a true copy of the document to which this certificate is attached, to the following named person(s) at the following address, on the day of 71\auch, 2002.

Retailer's Nat'l Bank c/o Creditor's Rights & Bankruptcy Group 695 Rancoas Rd. Suite101 Westampton NJ 08060

Robin Gugino 2211 S. Štar Lake Rd. #39-104

Jeffrey Andrews 607 Lakeside Ave. CDA ID 83814

FORD ELSAESSER, TRUSTEE P O BOX 2220

SANDPOINT ID 83864

U S TRUSTEE P O BOX 110 BOISE ID 83701

Federal Way WA 98003

CAMERON S. BURKE, CLERK U. S. BANKRUPTCY COURT

BY:_**_** Deputy Clerk